

Old Age, Disability, Death

First and current laws: 1939 (social assistance), 1971 (social insurance), amended 1999, effective May 1, 1999.
Type of program: Social insurance and social assistance systems.
Exchange rate: U.S.\$1.00 equals 6.30 Trinidad & Tobago dollars (TT\$).
All information as of May 1, 1999.

Coverage

Social insurance: Employed persons aged 16-64, including agricultural and domestic workers, apprentices, and public employees. Voluntary insurance available for old-age and survivors pensions. Self-employed not covered.
Social assistance: Residents aged 65 or older or aged 40 or older if blind and needy, based on a means-test.

Source of Funds

Insured person: 2.8% of earnings according to 12 wage classes. Voluntarily insured, 7.1%.
Employer: 5.6% of payroll, according to 12 wage classes.
Government: Full cost of social assistance benefits.
Maximum earnings for contribution purposes: TT\$810 per week.

Qualifying Conditions

Old-age pension: Age 60-65 with 750 weeks of contributions paid or credited (at start of system in 1972, worker credited with 25 weeks of coverage for each year of age over 35; maximum 600 weeks). An increment to the basic pension is also paid for every 25 weeks of contributions in excess of 750, excluding the age credits. Retirement compulsory at age 65.
Means-tested pension: Age 65 or older, with 20 years residence and income below TT\$5,000 per year or certified as blind and age 40 or older. Not payable abroad.
Disability pension: 10 weeks of contribution in preceding 13 weeks before onset of illness, payable after 26 weeks of sickness benefit.
Survivor pension: Deceased was insured and had made at least 50 contributions or was a pensioner at time of death.

Old-Age Benefits

Old-age pension: 30% to 48% of average weekly earnings (TT\$50-TT\$243 per week), according to 12 wage classes, plus 0.4% of average weekly earnings for each 25 weekly contributions over 750 weeks.
Means-tested pension: TT\$620 per month. Old-age grant: 3 times total employer-employee contributions, if ineligible for pension. Minimum grant: TT\$200.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 60% of pension of insured. Payable if age 55, disabled, or caring for child under age 16 (19 if full-time student; no limit if child disabled). Otherwise payable 1 year only.
Payable for life if widow reaches age 50 before child reaches age limits above. Also payable to disabled widower.

Orphans: 30% of pension of insured (60% if full orphan) until age 16 (19 if full-time student) or until cessation of a disability.
Parents: 30% of pension of insured.
Maximum survivor pension: 100% of pension of insured.
Funeral grant: TT\$2,000.

Administrative Organization

Ministry of Finance, general supervision of the National Insurance system.
Ministry of Social Development, general supervision of public assistance and means-tested old-age pensions.
National Insurance Board, administration of National Insurance system. Managed by tripartite board comprised of government, labor, and employer representatives.

Sickness and Maternity

First and current law: 1939 (social assistance), 1971 (social insurance), amended 1999.
Type of program: Dual social insurance and social assistance systems.

Coverage

Social insurance: Employed persons, aged 16-64, including agricultural and domestic workers, apprentices, and public employees.
Voluntary contributions and self-employed persons not covered.
Social assistance: Means-tested assistance available to indigent.

Source of Funds

Insured person: See pension contributions, above.
Employer: Same.
Government: Full cost for recipients of social assistance.

Qualifying Conditions

Cash sickness benefits: 10 weeks of contribution in preceding 13 weeks.
Cash maternity benefits: 10 weeks of contribution in 13 weeks immediately preceding 6 weeks before confinement, or receiving sickness benefits during the 13 weeks referred to above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings, according to 12 wage classes (Benefit varies from TT\$63-TT\$486 per week.) Payable after 4-day waiting period, up to 52 weeks.
Maternity benefit: 60% of average earnings, according to 12 wage classes, payable for a maximum of 13 weeks, at the same rate as the sickness benefit. Also a maternity grant of TT\$1,000, if pregnancy lasts at least 28 weeks.
Means-tested assistance available to indigent.

Workers' Medical Benefits

Medical benefits: Medical care available in public hospitals and health offices and centers for recipients of means-tested pension.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care available in public hospitals and health offices and centers for indigent.

Administrative Organization

Ministry of Finance, general supervision of the National Insurance system.

Ministry of Social Development, general supervision of the National Insurance system and administration of means-tested assistance.

National Insurance Board, administration of National Insurance system. Managed by tripartite board comprised of government, labor, and employer representatives.

National Insurance Board, administration of National Insurance system. Managed by tripartite board comprising government, labor and employer representation.

Family Allowances

First and current law: 1939 (social assistance).

Type of program: Social assistance system.

Coverage

Social assistance: Available to the indigent, based on a means-test.

Source of Funds

Government: Full cost of social assistance benefits.

Insured person: None.

Employer: None.

Qualifying Conditions

Female, over 18 years, destitute due to death or absence of head of household.

Family Allowances

Family allowances: Family grant of TT\$632.60 plus a food subsidy of TT\$70.15 per month. Payable for a maximum of 12 months.

Administrative Organization

Ministry of Social Development, general supervision of the social welfare system and administration of the Social Assistance Program.

Work Injury

First law: 1976 (social insurance).

Current laws: 1976 (social insurance), amended in 1999.

Type of program: Social insurance system.

Coverage

Social insurance: Employed persons, aged 16-64 years, including agricultural and domestic workers, apprentices, and public employees.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 67% of average earnings, according to 12 wage classes, payable for up to 52 weeks with no waiting period. Benefits range from TT\$70-TT\$540.

Permanent Disability Benefits

Permanent disability pension: Proportionate to degree of disability if more than 19% disabled, payable for life.

Disability grant: less than 20% disabled. Calculated as a percentage of average weekly earnings, proportional to half the degree of disability, multiplied by the period of disability up to a maximum of 365 weeks.

Workers' Medical Benefits

Medical benefits: Medical expenses related to employment injury, up to maximum amount of TT\$15,000.

Survivor Benefits

Survivor pension:

Widow, 60% of insured's benefit until she remarries. Widower, 60% of insured's benefit if disabled and unable to work.

Orphan, 30% of insured's benefit (60% if full orphan) until age 16 (19 if full time student, no limit if disabled).

Parent, 30% of insured's benefit.

Funeral Grant: TT\$2,000.

Administrative Organization

Ministry of Finance, general supervision of the National Insurance system.